

## Asset Allocation and Investment Advisory

Asset allocation is the first and most important decision an investor can make, it is also the most challenging. As a client of Cashel Family Office you will have direct access to the asset allocation process specific to you and used to protect and grow wealth for this generation and the next.

### Fundamentals of Asset Allocation

A great deal of a portfolio's performance is explained not by the investments in the portfolio, but by the asset allocation. Cashel Family Office is acutely aware of this and uses a global approach to protect and grow wealth.

### Investment Committee

The Investment committee has two very important functions within Cashel:

1. To set and monitor the asset allocation strategies in regard to geographies, asset classes and diversification specific to each family.
2. To oversee the internal Separately Managed Accounts (SMA), Direct Equity Portfolio's and external fund managers to ensure they are investing client funds in the manner in which we have directed. The committee regularly meets and talks with all external portfolio managers to ensure consistency through the underlying investment exposures, access not usually afforded to retail investors. The Investment Committee is comprised of senior investment professionals, owners and partners of Cashel together with leading senior external advisors who hold positions of significant insight within the economy and community. This unique structure enables Cashel to operate as a true Family Office.

### Customised Investment Advisory

Cashel uses a mix of Direct Equities, SMA Portfolios, External Fund Managers and Exchange Traded Products to deliver the right mix of investments to achieve the agreed client objectives.

The added benefit is that it allows the client relationship to be flexible. We can work with existing providers, investment portfolios or intended outcomes

to structure up exactly what the client wants and needs. All external fund managers are well known names while our internal SMA Portfolios are under external and independent trusteeship with the Responsible Entity. This provides separation between the investment manager and the gatekeeper of your investments for added security.

### Administration Platforms

To enable clients to easily record and administer their investments, Cashel has sourced a suite of platforms to enable an efficient, accurate and real time monitoring of all positions. All systems are easy to use, web based access point allowing you to review your situation when you want at a time convenient to you. Depending on the platform select they will enable direct access for your external Accounting and Tax advisers.

### Cashel Family Office

Cashel Asset Allocation and Investment Advisory services is a core element of the Cashel Family Office service offering, which also includes:

- Ownership Structuring and Asset Protection
- General Tax Planning
- Superannuation and Retirement Planning
- Risk and Insurance
- High Conviction Opportunities
- Margin Loans
- Administration and Custody
- Estate Planning Financial Advice

### Contact Details

If you have any queries regarding Cashel House please do not hesitate to contact the following:

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